

B18
(Official Form 18)
(12/07)

United States Bankruptcy Court
Southern District of California
Jacob Weinberger U.S. Courthouse
325 West F Street
San Diego, CA 92101-6991

Telephone: 619-557-5620
Website: www.casb.uscourts.gov
Hours: 9:00am-4:00pm Monday-Friday

In re: *Debtor name(s) used by the debtor in the last 8 years, including married, maiden, trade, and address:*

Scott Douglas Remick

608 Kellogg St.
San Marcos, CA 92078

Social Security No.: xxx-xx-9923
No Known Aliases

Case number: 07-05488-LA7
Chapter: 7
Judge Louise DeCarl Adler

Discharge of Debtor

Shelley Marie Leonard-Remick

608 Kellogg St.
San Marcos, CA 92078

Social Security No.: xxx-xx-1038
No Known Aliases

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under §727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 12/31/07

By order of the court:

Barry K. Lander
Clerk of the Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

B18 (Official Form 18)(12/07) – Continued

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans. (applies to cases filed on or after 10/17/2005)

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

BAE SYSTEMS

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0974-3
Case: 07-05488

User: admin
Form ID: b18

Page 1 of 1
Total Served: 29

Date Rcvd: Dec 31, 2007

The following entities were served by first class mail on Jan 02, 2008.

db +Scott Douglas Remick, 608 Kellogg St., San Marcos, CA 92078-7302
jdb +Shelley Marie Leonard-Remick, 608 Kellogg St., San Marcos, CA 92078-7302
aty Carl H. Starrett, II, Law Offices of Carl H. Starrett II, 1941-C Friendship Drive,
El Cajon, CA 92020-1144
tr Richard M Kipperman, Corporate Management, P.O. Box 3939, La Mesa, CA 91944-3939
smg +Div. of Labor Standards Enforcement, 7575 Metropolitan Drive, Suite 210,
San Diego, CA 92108-4424
smg +Dun & Bradstreet, Attn: Public Records, Maryanne Bachert, 899 Eaton Ave.,
Bethlehem, PA 18025-0025
smg +Employment Develop. Dept., State of CA, Bankruptcy Unit - MIC 92E, P.O. Box 826880,
Sacramento, CA 94280-0001
smg +State Board of Equalization, P.O. Box 942879, Sacramento, CA 94279-0001
ust +US Trustee, 3530 James Circle, Spring Valley, CA 91977-2103
9180834 Asset Acceptance, LCC, PO Box 2036, Warren, MI 48090-2036
9180836 Bank Of America, PO Box 15027, Wilmington, DE 19850-5027
9180837 +Bank Of America, PO Box 54139, Los Angeles, CA 90054-0139
9180840 +Citibank, PO Box 6000, The Lakes, NV 89163-0001
9180843 FIA Card Services, PO Box 15720, Wilmington, DE 19850-5720
9180844 +Frederick J. Hanna & Associates, PC, 1655 Enterprise Way, Marietta, GA 30067-9209
9180847 Sallie Mae, PO Box 9500, Wilkes-Barre, PA 18773-9500
9180849 San Diego County Credit Union, PO Box 269040, San Diego, CA 92196-9040
9180848 +San Diego County Credit Union, PO Box 269050, San Diego, CA 92196
9180842 U.S. Department Of Education, PO Box 5609, Greenville, TX 75403-5609
9180850 +USAA Savings Bank, PO Box 34894, San Antonio, TX 78265-4894
9180851 Washington Mutual Bank, PO Box 44118, Jacksonville, FL 32231-4118

The following entities were served by electronic transmission on Dec 31, 2007.

tr EDI: QRMKIPPERMAN.COM Dec 31 2007 18:25:00 Richard M Kipperman, Corporate Management,
P.O. Box 3939, La Mesa, CA 91944-3939
smg EDI: CALTAX.COM Dec 31 2007 18:26:00 Franchise Tax Board, Attn: Bankruptcy,
P.O. Box 2952, Sacramento, CA 95812-2952
smg E-mail/PDF: ustp.region15@usdoj.gov Dec 31 2007 22:03:39 Office of the U.S. Trustee,
402 West Broadway, Ste. 600, San Diego, CA 92101-8511
ust E-mail/PDF: ustp.region15@usdoj.gov Dec 31 2007 22:03:39 United States Trustee,
Office of the U.S. Trustee, 402 West Broadway, Suite 600, San Diego, CA 92101-8511
9180833 EDI: AMEREXPR.COM Dec 31 2007 18:26:00 American Express, PO Box 7863,
Ft. Lauderdale, FL 33329-7863
9180835 EDI: BANKAMER.COM Dec 31 2007 18:25:00 Bank Of America, PO Box 15026,
Wilmington, DE 19850-5026
9180836 EDI: BANKAMER2.COM Dec 31 2007 18:26:00 Bank Of America, PO Box 15027,
Wilmington, DE 19850-5027
9180838 EDI: CAPITALONE.COM Dec 31 2007 18:25:00 Capital One Bank, PO BOX 70884,
Charlotte, NC 28272-0884
9180839 EDI: CHASE.COM Dec 31 2007 18:25:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
9180840 +EDI: CITICORP.COM Dec 31 2007 18:25:00 Citibank, PO Box 6000, The Lakes, NV 89163-0001
9180843 EDI: BANKAMER2.COM Dec 31 2007 18:26:00 FIA Card Services, PO Box 15720,
Wilmington, DE 19850-5720
9180845 EDI: IRS.COM Dec 31 2007 18:25:00 Internal Revenue Service, Ogden, UT 84201-0025
TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 02, 2008

Signature: